

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Howard, Christine § Case No. 07 B 21699  
§  
Debtor § §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/19/2007.

2) The plan was confirmed on 02/05/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/10/2009.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/27/2009, 01/13/2009 and 01/20/2009.

5) The case was dismissed on 11/17/2009.

6) Number of months from filing or conversion to last payment: 20.

7) Number of months case was pending: 25.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$22,400.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,500.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$13,500.00
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,504.00
Court Costs	\$0
Trustee Expenses & Compensation	\$871.16
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,375.16

Attorney fees paid and disclosed by debtor	\$310.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$9,351.79	\$9,428.72	\$9,428.72	\$4,013.88	\$0
CitiMortgage Inc	Secured	\$80,057.00	\$79,339.03	\$79,339.03	\$0	\$0
CitiMortgage Inc	Secured	\$2,500.00	\$2,106.40	\$2,106.40	\$2,106.40	\$0
Citizens Financial Services	Secured	\$0	\$490.57	\$490.57	\$0	\$0
City Of Chicago	Secured	\$126.00	\$14.56	\$14.56	\$14.56	\$0
Great American Finance Company	Secured	\$0	\$1,010.32	\$1,010.32	\$0	\$0
HSBC Auto Finance	Secured	\$6,171.00	\$6,171.00	\$6,171.00	\$1,090.00	\$0
Wells Fargo Auto Finance	Secured	\$21,650.00	\$21,650.00	\$21,650.00	\$1,900.00	\$0
ADT Security Systems	Unsecured	\$333.69	NA	NA	\$0	\$0
Ashro Lifestyle	Unsecured	\$75.23	NA	NA	\$0	\$0
AT&T	Unsecured	\$1,245.01	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$0.46	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$165.48	\$249.98	\$249.98	\$0	\$0
ECast Settlement Corp	Unsecured	\$714.00	\$714.14	\$714.14	\$0	\$0
HSBC Auto Finance	Unsecured	NA	\$378.44	\$378.44	\$0	\$0
Illinois Collection Service	Unsecured	\$81.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$65.55	\$65.55	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Medical Collections	Unsecured	\$115.00	NA	NA	\$0	\$0
MRSI	Unsecured	\$268.00	NA	NA	\$0	\$0
MRSI	Unsecured	\$173.00	NA	NA	\$0	\$0
OSI Collection Services Inc	Unsecured	\$404.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$171.49	\$229.16	\$229.16	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$553.00	\$553.03	\$553.03	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$4,663.00	\$4,663.63	\$4,663.63	\$0	\$0
Seventh Avenue	Unsecured	NA	\$268.88	\$268.88	\$0	\$0
Seventh Avenue	Unsecured	NA	\$422.78	\$422.78	\$0	\$0
South Shore Hospital	Unsecured	\$811.00	\$349.00	\$349.00	\$0	\$0
Target National Bank	Unsecured	\$377.00	\$592.77	\$592.77	\$0	\$0
Tri-State Adjustments	Unsecured	\$269.00	NA	NA	\$0	\$0
United Collection Bureau Inc	Unsecured	\$28.00	NA	NA	\$0	\$0
University Pathologists PC	Unsecured	\$211.00	\$238.90	\$238.90	\$0	\$0
Wells Fargo Auto Finance	Unsecured	NA	\$79.63	\$79.63	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$79,339.03	\$0	\$0
Mortgage Arrearage	\$2,106.40	\$2,106.40	\$0
Debt Secured by Vehicle	\$27,821.00	\$2,990.00	\$0
All Other Secured	\$1,515.45	\$14.56	\$0
<b>TOTAL SECURED:</b>	\$110,781.88	\$5,110.96	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$9,428.72	\$4,013.88	\$0
<b>TOTAL PRIORITY:</b>	\$9,428.72	\$4,013.88	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$8,805.89	\$0	\$0

**Disbursements:**

Expenses of Administration	\$4,375.16
Disbursements to Creditors	\$9,124.84
<b>TOTAL DISBURSEMENTS:</b>	<b>\$13,500.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 29, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.